

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Christopher Walter Ferguson
fdba The Bywater Companies
6750 Woodland Drive
Eden Prairie, MN 55346

Case No: 17-41919 – MER

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-4175

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 10/3/17

Michael E Ridgway
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on October 3, 2017 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of MinnesotaIn re:
Christopher Walter Ferguson
DebtorCase No. 17-41919-MER
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: admin
Form ID: 7dscPage 1 of 2
Total Noticed: 31

Date Rcvd: Oct 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2017.

db +Christopher Walter Ferguson, 6750 Woodland Drive, Eden Prairie, MN 55346-2706
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
intp +CITIMORTGAGE, INC., c/o: Shapiro & Zielke, 12550 West Frontage Road, Suite 200,
Burnsville, MN 55337-2475

61619307 +American Dairy Queen Corp., PO BOX 390286, Minneapolis MN 55439-0286
61619310 +Anne Ferguson, 4823 Caribou Drive, Minnetonka MN 55345-3906
61619312 +BMO Harris Bank, 111 West Monroe Street, Chicago IL 60603-4095
61619313 +Bmo Harris Bank Na, Pobox94934, Palatine IL 60069
61620148 Centerpoint Energy, PO BOX 4671, Houston, TX 77210-4671
61619317 Costco Citi Card, PO BOX 9001016, Louisville KY 40290-1016
61619319 +DQ Red Ribbon, PO BOX 390286, Minneapolis MN 55439-0286
61620149 +Diversified Adjustment Service, PO BOX 32145, Fridley, MN 55432-0145
61619320 +First Data, 265 Broad Hollow Rd, Melville NY 11747-4833
61619321 +Frontline Asset Strategies, Dept 19037, Po Box 1259, Oaks PA 19456-1259
61619322 Integrity Insurance, PO Box 88017, Chicago IL 60680-1017
61619324 LVNV Funding LLC, Universal Fidelity LP, PO Box 941911, Houston TX 77094-8911
61619323 Linda Ferguson, 10-730 River Rd, Winnipeg MB
61619325 +Mammina & Ajlouny P.C., 370 E. Maple Road, Suite 230, Birmingham MI 48009-6303
61619329 +US Bank Equipment Finance, 13010 SW 68th Parkway, #100, Portland OR 97223-9621
61619330 +Wasserstrom, 477 S. Front St, Columbus OH 43215-5677

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Oct 04 2017 21:43:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Oct 04 2017 21:43:43 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61619308 EDI: AMEREXPR.COM Oct 04 2017 21:43:00 American Express, Box 0001,
Los Angeles CA 90096-0001
61619311 EDI: BANKAMER.COM Oct 04 2017 21:43:00 Bankamerica, Po Box 982238, El Paso TX 79998
61619314 EDI: CAPITALONE.COM Oct 04 2017 21:43:00 Capital One, 15000 Capital One Dr,
Richmond VA 23238
61619315 +EDI: CHASE.COM Oct 04 2017 21:43:00 Chase Card, Po Box 15298, Wilmington DE 19850-5298
61619316 +EDI: CIAC.COM Oct 04 2017 21:43:00 Citimortgage Inc, Po Box 9438,
Gaithersburg MD 20898-9438
61619318 +E-mail/Text: B@directcapital.com Oct 04 2017 21:44:37 Direct Capital, 155 Commerce Way,
Portsmouth NH 03801-3243
61619326 +E-mail/Text: bankruptcy@ondeck.com Oct 04 2017 21:44:32 On Deck Capital, INC,
1400 Broadway, New York NY 10018-5300
61619327 +EDI: TFSR.COM Oct 04 2017 21:43:00 Toyota Financial Servi, 401 Carlson Pkwy Ste 125,
Minnetonka MN 55305-5359
61619328 EDI: USBANKARS.COM Oct 04 2017 21:43:00 US Bank, PO Box 790408,
Saint Louis MO 63179-0408
61619331 EDI: XCELENERGY.COM Oct 04 2017 21:43:00 Xcel Energy, PO Box 8,
Eau Claire WI 54702-0008

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

61619309 Anderson Property Managment

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 06, 2017

Signature: /s/Joseph Speetjens

District/off: 0864-4

User: admin
Form ID: 7dsc

Page 2 of 2
Total Noticed: 31

Date Rcvd: Oct 04, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2017 at the address(es) listed below:

Brian Leonard bleonard@logsgs.com, mn03@ecfcbis.com
Brian Leonard on behalf of Trustee Brian Leonard bleonard@logsgs.com, mn03@ecfcbis.com
Jessica L. Salyers on behalf of Interested Party CITIMORTGAGE, INC. jsalyers@logsgs.com,
MNBKYAffidavits@logsgs.com
Kelsey B. Quarberg on behalf of Debtor 1 Christopher Walter Ferguson kquarberg@kainscott.com,
squaintance@kainscott.com
Lawrence P Zielke on behalf of Interested Party CITIMORTGAGE, INC. MNBKYAffidavits@logsgs.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 6